

IS WAS RECEIVED
CERTIFIED MAIL 5/29/10

SAMUEL I. WHITE, P.C.

ATTORNEYS AND COUNSELORS AT LAW
6040 CORPORATE WOODS DRIVE, SUITE 120
VIRGINIA BEACH, VIRGINIA 23462
TELEPHONE (757) 490-9284

FACSIMILE (757) 497-2802
1-800-432-3921 (From within Virginia only)

May 27, 2010

CERTIFIED MAIL/RETURN RECEIPT REQUESTED

Michael Foley
Teresa Foley

[REDACTED]
Sterling, VA 20165

Re: Secured Property Address: [REDACTED], Sterling, VA 20165
Loan No.: [REDACTED] 9259

Mortgage Electronic Registration Systems, Inc., the beneficiary or successor beneficiary under a deed of trust secured by the property identified above, has requested that this notice be forwarded to you on its behalf in accordance with Section 55-59.1B, Code of Virginia, 1950, as amended.

Take notice that the original note evidencing your indebtedness has been lost, misplaced or destroyed, and is unavailable. If you believe you may be subject to a claim by another person or entity other than Mortgage Electronic Registration Systems, Inc. to enforce the note, you may petition the Circuit Court of , Virginia for an order requiring the beneficiary to provide adequate protection against any such claims.

You have defaulted under the terms of the deed of trust by failing to make timely monthly payments. As a result, upon the expiration of fourteen (14) days from the date of mailing of this notice, the Trustee, or Substitute Trustee, will be requested to schedule the sale of the secured property. If the original note is located, then the Trustee or Substitute Trustee will be requested to schedule the sale of the property immediately.

Very truly yours,

Samuel I. White, P.C.

/jmp/[file #01-013720-10]

NOTICE:

PURSUANT TO THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT, WE ADVISE YOU THAT THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT THE INDEBTEDNESS REFERRED TO HEREIN AND ANY INFORMATION WE OBTAIN FROM YOU WILL BE USED FOR THAT PURPOSE.



SUROVELL MARKLE ISAACS & LEVY PLC

4010 UNIVERSITY DRIVE, SUITE 200
FAIRFAX, VA 22030

TELEPHONE 703.251.5400

FACSIMILE 703.591.9285

WEBSITE WWW.SMILLAW.COM

WRITER'S DIRECT DIAL 703.277.9774

WRITER'S EMAIL KCAHOON@SMILLAW.COM

ROBERT J. SUROVELL
G. DONALD MARKLE*
DOROTHY M. ISAACS*
DAVID M. LEVY
SCOTT A. SUROVELL*
J. CHAPMAN PETERSEN**
CORY FREDERICK GORIUP*
JENNIFER B. BAUMGARTNER
JOHN C. BAZAZ
CAMILLE N. ALLAN
JASON E. BRAUN
NATHAN D. ROZSA
JASON F. ZELLMAN
MICHELE L. JOSEPH
KRISTIN N. CAHOON*

OF COUNSEL
DAVID J. FUDALA

* ALSO ADMITTED IN DC
+ ALSO ADMITTED IN MD

June 10, 2010

by facsimile and certified mail

Samuel I. White, P.C.
Attn: Debt Dispute Desk
5040 Corporate Woods Drive, Suite 120
Virginia Beach, VA 23462
Fax: (757) 497-2802

re: *Michael and Teresa Foley*
Address: [REDACTED], Sterling, VA 20165
Loan No.: [REDACTED] 9259

Dear Samuel I. White, P.C.:

Michael and Teresa Foley have come to our office for advice and counsel regarding the above referenced loan. We are writing in response to your March 27, 2010 letters, whereby you attempt to collect this debt. Mr. and Mrs. Foley, through counsel, disputes the amount that you indicate they owe and that they owes Mortgage Electronic Registration Systems, Inc. As such, Mr. and Mrs. Foley would like verification of this debt under the Fair Debt Collections Practices Act.

Mr. and Mrs. Foley are in the process of applying for a loan modification under the Making Home Affordable Plan's Home Affordable Modification Program. Because of this, they would request that you postpone any foreclosure sale until they are given an eligibility determination.

In addition, in one of your March 27, 2010 letters, you represent that the original note is lost, misplaced or destroyed. In accordance with Virginia Code § 55-59.1, please provide me with a copy of the notice of the lost note that was sent to Mr. and Mrs. Foley by the beneficiary and a copy of the lost note affidavit signed by the beneficiary.



SUROVELL MARKLE ISAACS & LEVY PLC
MICHAEL AND TERESA FOLEY

June 10, 2010

Page 2

If for some reason the note is found, please provide me with a copy of the note that has all the proper endorsements in accordance with the Uniform Commercial Code.

Thank you for your time and attention to this matter.

Very Truly Yours,



Kristi N. Cahoon

cc: Michael and Teresa Foley

SAMUEL I. WHITE, P.C.

ATTORNEYS AND COUNSELORS AT LAW
5040 CORPORATE WOODS DRIVE,
SUITE 120
VIRGINIA BEACH, VIRGINIA 23462
TELEPHONE (757) 490-9284
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SAMUEL I. WHITE
WM. ADAM WHITE
ERIC D WHITE†
D. CAROL SASSEN (VA & GA)
EMMANUEL D. VOCES (VA & WV)
JODY M. LA (VA & GA)
ROBERT E FRAZIER (VA, MD, DC & WV)
LAURA D. HARRIS (VA, MD, DC & CA)
DANIEL J. PESACHOWITZ (VA, MD & DC)††
RANDA S. AZZAM (VA & MD)††
MICHAEL T. FREEMAN†
CHRISTOPHER L. WALKER
SARAH A. CRICHIGNO (WV & VA)†††
FABIO CRICHIGNO (WV & VA)†††
CHRISTOPHER R. ARTHUR (WV)†††
JOHN E. DRISCOLL, III (MD & VA)††
ROSALIE K. DOGGETT†
NINA A. AQUILINA†
SARA K. TURNER
RONALD J. GUILLOT, JR. (VA & LA)
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DAVID W. CARTER†
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ELLEN G. OWEN†
KAREN E. DAILY
STEPHEN C. GREGORY (WV & VA)††††
KATHY T. CRAIN
KIMBERLY B. LANE†
FEBRONIA CHRIST
RANDY L. KNINA†††
LESLIE ANN WHEELER††††
H. JEROME SPARKS††††
DEENA L. REYNOLDS††††
KIM R. GERSHEN

11804 Staples Mill Road - Suite 200
RICHMOND, VIRGINIA 23230
TELEPHONE (804) 290-4290
FAX (804) 290-4298

11913 King Street
ALEXANDRIA, VIRGINIA 22314
TELEPHONE (703) 739-1070
FAX (703) 739-2619

111965 Hartman Run Road
Suite 1105
MORGANTOWN, WV 26505
TELEPHONE (304) 413-0010
TOLL FREE (866) 639-8866
FAX (304) 413-0014

1111300 Capitol Street, Suite 1600
CHARLESTON, WV 25301
TELEPHONE (304) 414-0200
FAX (304) 414-0202

111118600 LaSalle Road
Suite 333
The Chester Building
TOWSON, MD 21286
TELEPHONE (443) 632-0993
FAX (443) 632-0999

June 16, 2010

Kristi N. Cahoon
Surovell, Markle, Isaac & Levy
4010 University Drive, Suite 200
Fairfax, VA 220330

Re: Foley, Michael A. and Teresa R.
Property Address: [REDACTED] e, Sterling, VA

Dear Ms. Cahoon:

We are in receipt of your recent correspondence dated June 10, 2010. The file for the above referenced property is on hold pending our verification of the debt. We appreciate your patience while we gather the requested information.

Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain from you will be used for that purpose.

Sincerely yours,

SAMUEL I. WHITE, P.C.

Mandy Pearce



SAMUEL I. WHITE, P.C.

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FAX (304) 413-0014

†††300 Capitol Street, Suite 1400
CHARLESTON, WV 25301
TELEPHONE (304) 414-0200
FAX (304) 414-0202

††††8600 LaBalle Road
Suite 333
The Chester Building
TOWSON, MD 21286
TELEPHONE (443) 632-0993
FAX (443) 632-0999

November 24, 2010

Michael A. Foley
Teresa R. Foley
c/o Kristi N. Cahoon, Surovell, Markle, Isaac & Levy
4010 University Drive, Suite 200
Fairfax, VA 22030

Re: Property: ~~11100 Shallowford Lane~~, Sterling, VA 20165
Loan No. ~~01-013720-10~~ 9259
Our File No. 01-013720-10

Dear Property Owner:

Enclosed you will find the notice of sale for your property, and a copy of the appointment of Substitute Trustee document, if applicable. If you intend to reinstate or payoff your loan, please call the payoff/reinstatement department of our office immediately. For loans with Bank of America, Chase, Countrywide, EMC, HSBC, Option One, Regions, Union Bank and Trust, Wachovia and Washington Mutual - call- 757-457-1414. For loans with ASC or Wells Fargo - call - 757-457-1413. For loans with Homecomings or GMAC - call - 757-457-1467. For all other lenders - call - 757-457-1449. When calling please have your loan number and mortgage company name available.

If you have been involved in Bankruptcy proceedings, this Notice is being sent to you pursuant to State Law requirements. Should you have any questions concerning whether you have ongoing obligations incident to this loan, same should be directed to your attorney.

Please note, pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain from you will be used for that purpose.

IF THE PROPERTY IS SOLD AS SCHEDULED, YOU WILL BE REQUIRED TO VACATE THE PREMISES AND REMOVE ALL OF YOUR PERSONAL POSSESSIONS. SHOULD YOU FAIL TO COMPLY WITH ANY NOTICE TO VACATE THAT IS SERVED UPON YOU, COURT ACTION MAY BE REQUIRED TO OBTAIN POSSESSION OF THE PROPERTY.

/mm



TRUSTEE SALE
47169 Timerland Place, Sterling, VA 20165
Loudoun County

In execution of a Deed of Trust in the original principal amount of \$602,400.00, dated November 20, 2006 recorded in the Clerk's Office of the Circuit Court of the County Of Loudoun, Virginia, in Instrument 20061128-0098663, default having occurred in the payment of the Note thereby secured and at the request of the holder of said Note, the undersigned Substitute Trustee will offer for sale at public auction at the entrance to the Circuit Court for Loudoun County, 18 E. Market Street, Leesburg, Virginia, on December 10, 2010 at 9:00 o'clock am the property described in said deed, located at the above address and briefly described as:

✓ Lot 168, Section One (1), Potomac Hunt (Potomac Woods), with improvements thereon.

TERMS OF SALE: CASH: A deposit of \$20,000.00, or 10% of the sales price, whichever is lower, cash or certified check, will be required at the time of sale with settlement within fifteen (15) days from the date of sale. Sale is subject to post sale confirmation that the borrower did not file for protection under the U.S. Bankruptcy Code prior to the sale, as well as to post-sale confirmation and audit of the status of the loan with the loan servicer including, but not limited to, determination of whether the borrower entered into any repayment agreement, reinstated or paid off the loan prior to the sale. In any such event, the sale shall be null and void, and the Purchaser's sole remedy, in law or equity, shall be the return of his deposit without interest. Additional terms may be announced at the time of sale. Pursuant to the Federal Fair Debt Collection Practices Act, we advise you that this firm is a debt collector attempting to collect the indebtedness referred to herein and any information we obtain will be used for that purpose.

SAMUEL I. WHITE, P.C., Substitute Trustee

This is a communication from a debt collector.

FOR INFORMATION CONTACT:

SAMUEL I. WHITE, P.C. (01-013720-10/CONV)

5040 Corporate Woods Drive, Suite 120

Virginia Beach, Virginia 23462

757-457-1460 - Call Between

9:00 a.m. and 11:30 a.m.

To: The Examiner

SAMUEL I. WHITE, P.C.

✓ 
cc.

Litton Loan Servicing, L.P.

Loan No. 100579259

File No. 01-013720-10
Foley

SUBSTITUTION OF TRUSTEE

GRANTOR: Mortgage Electronic Registration Systems, Inc., Its successors and/or assigns

GRANTOR: Michael A. Foley and Teresa R. Foley
(for indexing purposes only)

GRANTOR: Michael E. Milchak
("Original Trustee(s)" for indexing purposes only)

GRANTEE: SAMUEL I. WHITE, P.C.
5040 Corporate Woods Drive
Suite 120
Virginia Beach, VA 23462

WHEREAS, Mortgage Electronic Registration Systems, Inc. is the present holder or the authorized agent of the holder of the note secured by the deed of trust dated November 20, 2006 and recorded in Instrument 20061128-0098663 among the Land Records of Loudoun County.

NOW, THEREFORE, by virtue of the authority contained in the aforementioned deed of trust, the undersigned does hereby remove the Original Trustee(s) as Trustee(s), and does also hereby remove any substitute trustee or trustees who may have been previously appointed in place of the Original Trustee(s), and does hereby appoint SAMUEL I. WHITE, P.C., of the City of Virginia Beach, Virginia, as Substitute Trustee, and said Substitute Trustee shall in accordance with the provisions of said deed of trust, succeed to all the title, powers and duties conferred upon the Original Trustee(s) by the terms of said deed of trust and by applicable law.

GPIN/TAX MAP ID #013-30-6873-000

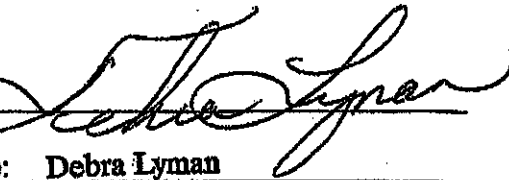
Prepared by and return to: Samuel I. White, P.C.

5040 Corporate Woods Drive, Suite 120, Virginia Beach, VA 23462

File No. 01-013720-10

WITNESS the following signature dated JUN 15 2010.

Mortgage Electronic Registration Systems, Inc.

BY: 

Name: Debra Lyman

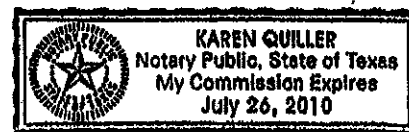
Title: Vice President

STATE OF Texas

CITY/COUNTY OF Harris, to-wit:

The foregoing Substitution of Trustee was acknowledged before me this
day of JUN 15 2010, 20__, by
Debra Lyman
Vice President (title) of **MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.**, a corporation, on behalf of the corporation.


Notary Public (seal)
My Commission Expires: 7-26-2010



GPIN/TAX MAP ID #013-30-6873-000
Prepared by: Samuel I. White, P.C.
5040 Corporate Woods Drive, Suite 120, Virginia Beach, VA 23462

2253247149

01-013720-10

SAMUEL I. WHITE, P.C.

ATTORNEYS AND COUNSELORS AT LAW
Maryland, Virginia, West Virginia, and Washington DC

5040 Corporate Woods Drive, Suite 120
VIRGINIA BEACH, VIRGINIA 23462

(757) 490-9284
FAX (757) 497-2802

August 12, 2011
1-800-432-3921

Re: Property Address: [REDACTED] p. Sterling, VA 20165
Creditor: U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust
2007-2F, Mortgage Pass-Through Certificates, Series 2007-2F
Loan Servicer: Litton Loan Servicing, L.P.
Loan No: [REDACTED] 9259
Our File No: 01-013720-10

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. Section 1692, et. seq

We have been instructed to initiate foreclosure proceedings to foreclose on the mortgage on your property. The following information is provided to you as required by the Federal Fair Debt Collections Practices Act:

1. As of August 12, 2011, the lender has advised us that the amount of the debt is \$698,595.93*.
2. A reinstatement (bring current) figure may be obtained by calling 757-457-1428 or 800-432-3921. Please have your file number of 01-013720-10 available when calling.
3. The creditor to whom the debt is owed is U.S. Bank National Association, as Trustee for GSR Mortgage Loan Trust 2007-2F, Mortgage Pass-Through Certificates, Series 2007-2F.
4. Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, we will assume the debt is valid.
5. If you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you.
6. Upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.
7. The Fair Debt Collection Practices Act does not require that we wait until thirty (30) days



2253247149

01-013720-10

August 12, 2011

Page 2

8. If you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, we shall cease collection of the debt, or any disputed portion thereof, until we obtain verification of the debt, or the name and address of the original creditor, and a copy of such verification, or name and address of the original creditor is mailed to you by us.

Any written requests should be addressed to:

Samuel I. White, P.C.

5040 Corporate Woods Drive, Suite 120

Virginia Beach, VA 23462

Attn: Debt Dispute Desk

If the property is sold, you will be required to vacate the premises and remove all of your personal possessions. If you fail to comply with any Notice to Vacate that is served upon you, court action may be taken to obtain possession of the property.

*If you have been involved in bankruptcy proceedings, this notice is being sent to you pursuant to Federal Law. Any questions concerning whether you have ongoing obligations incident to this loan, should be directed to your attorney.

DEBIDO A LA ACCION FEDERAL DE PRACTICA EN DEUDA Y COLECCION. LES CONSEJAMOS QUE SEMOS UNA OFICINA DE COLECCION Y ATENTAMOS EN COLLECTAR LA DEUDA MENSIONADA Y CUAL QUIER INFORMACION QUE SE OBTENGA SERA USADA PARA ESE PROPOSITO. SI USTED, TIENE DIFICULTAD ENTENDIENDO EL IDIOMA DE INGLES, NECESITARA OBTENER ASISTENCIA DE ALGUIEN QUE PUEDA TRADUCIR POR USTED. SI TIENE PREGUNTAS, SOBRE POSIBLEMENTE UNA OBLIGACION PENDIENTE CON EL PRESTAMO, TENDRA QUE DIRIGIRLAS A SU ABOGADO.

**THIS IS AN ATTEMPT TO COLLECT A DEBT
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

